

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-27833-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tracy E Ralph  
343 Lakeview Avenue  
Ringwood, NJ 07456-2118

Social Security No.:  
xxx-xx-4668

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Rosemary Gambardella on:

Date: 5/1/18  
Time: 10:00 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Norgaard O'Boyle, Debtor's Attorney,

COMMISSION OR FEES  
\$5,885.50

EXPENSES  
\$172.16

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Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016-1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016-1(h)).

Dated: April 11, 2018  
JAN:



**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Tracy E Ralph  
 Debtor

Case No. 17-27833-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 137

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Apr 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2018.

db  
 aty  
 517044567 Tracy E Ralph, 343 Lakeview Avenue, Ringwood, NJ 07456-2118  
 517227897 +Norgaard O'Boyle, 184 Grand Avenue, Englewood, NJ 07631-3578  
 American Express, PO Box 981537, El Paso, TX 79998-1537  
 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517044568 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 517044569 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
 517167677 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517044570 Chase/Bank One Card Serv, PO Box 15298, Wilmington, DE 19850-5298  
 517044571 Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241  
 517044572 Comenity Bank/Ann Taylor, PO Box 182789, Columbus, OH 43218-2789  
 517044573 Dan Ralph, 343 Lakeview Ave, Ringwood, NJ 07456-2118  
 517201699 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 517044577 Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5360  
 517104811 +Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548  
 517044578 Parker McCay, 9000 Midlantic Dr Ste 300, Mount Laurel, NJ 08054-1539  
 517089406 +TD BANK, N.A., Payment Processing, PO BOX 16029, Lewiston, ME 04243-9507  
 517044581 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Corp, 5005 N River Blvd NE,  
 Cedar Rapids, IA 52411-6634)  
 517057755 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 517395513 Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 12 2018 00:02:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 12 2018 00:02:35 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

cr +E-mail/PDF: gecsed@recoverycorp.com Apr 12 2018 00:09:34  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 517044574 E-mail/Text: mrdiscen@discover.com Apr 12 2018 00:01:50 Discover Fincl Svc LLC,  
 PO Box 15316, Wilmington, DE 19850-5316  
 517056938 E-mail/Text: mrdiscen@discover.com Apr 12 2018 00:01:50 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517044575 E-mail/Text: bnckohlnotices@becket-lee.com Apr 12 2018 00:01:58 Kohls Department Store,  
 PO Box 3115, Milwaukee, WI 53201-3115  
 517192033 E-mail/Text: camanagement@mtb.com Apr 12 2018 00:02:24 M&T Bank,  
 Mortgage Payment Processing, P.O. Box 1288, Buffalo, NY 14240  
 517044576 E-mail/Text: camanagement@mtb.com Apr 12 2018 00:02:24 M&T Bank, PO Box 844,  
 Buffalo, NY 14240-0844  
 517181836 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 12 2018 00:10:32  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
 Norfolk VA 23541  
 517196826 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 12 2018 00:08:53  
 Portfolio Recovery Associates, LLC, c/o Nfl Extra Points, POB 41067, Norfolk VA 23541  
 517196827 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 12 2018 00:16:53  
 Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541  
 517275497 E-mail/Text: bnc-quantum@quantum3group.com Apr 12 2018 00:02:30  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 517044579 E-mail/PDF: gecsed@recoverycorp.com Apr 12 2018 00:10:28 SYNCB/Toys R Us, PO Box 965001,  
 Orlando, FL 32896-5001  
 517049037 +E-mail/PDF: gecsed@recoverycorp.com Apr 12 2018 00:09:34 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517044580 E-mail/Text: bankruptcy@td.com Apr 12 2018 00:02:43 TD Bank NA, 32 Chestnut St,  
 Lewiston, ME 04240-7744

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517044582\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Corp., 5005 N River Blvd NE,  
 Cedar Rapids, IA 52411-6634)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 137

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Total Noticed: 34

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2018 at the address(es) listed below:

Brian E Caine on behalf of Creditor M&T BANK bcaine@parkermccay.com,  
BKcourtnotices@parkermccay.com  
Brian Gregory Hannon on behalf of Debtor Tracy E Ralph bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com  
Brian Gregory Hannon on behalf of Attorney Norgaard O'Boyle bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6